

Short-term Agricultural Credit Loans.

Q—316. Sri K. V. BYRE GOWDA (Bangalore North).—

Will the Government be pleased to state :—

(a) the steps they have taken for the distribution of short-term agricultural credit loans in the State ;

(b) the amount that they have set apart for distribution ;

(c) the amount they have received from the Reserve Bank of India ;

(d) the amount that is distributed in Bangalore District Talukwar information may kindly be furnished? }

A.—Dr. R. NAGAN GOWDA (Minister for Agriculture).—

(a) (i) On the suggestion made by the Reserve Bank of India, the President of Mysore Provincial Co-operative Apex Bank and the Joint Registrar of Co-operative Societies were deputed to Bombay and Madras States to study the working of the dispensation of short-term credit by the Co-operative Institutions and they have submitted a report to Government in the matter.

(ii) Based on the suggestions made in the report, Government have subscribed a share capital of Rs. 5 lakhs to the Apex Bank with a view to strengthening its financial structure. As a first step in the dispensation of short-term credit they have started three District Central Co-operative Banks in Shimoga, Hassan and Mandya Districts.

(iii) Further, proposals for the steps to be taken to help the Apex Bank to tackle bad debts, for the reconstitution of the Board of Management of the Apex Bank, and for strengthening the Department as a whole to work the scheme of dispensation of short-term credit successfully are under consideration of Government.

(b) No amount has yet been set apart for the purpose.

(c) No amount as yet.

(d) Does not arise.

ಶ್ರೀ ಕೆ. ಎ. ಬೈರೇಗೌಡ.—ಅಲ್ಪಕಾಲಾವಧಿಯ ಸಾಲವನ್ನು ಉತ್ತರದಲ್ಲಿ ನಮೂದಿಸಿರುವ ಮೂರು ಡಿಸ್ಟ್ರಿಕ್ಟುಗಳಿಗೆ ಕೊಟ್ಟಿರುವುದು ಎಷ್ಟಾಗಿ? ಅದೇ

ರಿಯಾತಿವನ್ನು ಬೇರೆ ಕಡೆಗಳಿಗೆ ಯಾವಾಗ ಅನ್ವಯಿಸಲಾಗುವುದು?

ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—ಈ ಮೂರು ಡಿಸ್ಟ್ರಿಕ್ಟುಗಳಲ್ಲಿ ಜಾರಿಗೆ ಬಂದ ತಕ್ಷಣವೇ ಬೇರೆ ಕಡೆಯೂ ಜಾರಿಗೆ ತರಬೇಕೆಂದಿದೆ. 1954-55ರಲ್ಲಿ ಸಾಧ್ಯವಾದರೆ ತೆಗೆದುಕೊಳ್ಳಬೇಕು. ಆದರೆ ಟ್ರಸ್ಟಿನಾ ಪರ್ಸನಲ್ ಸಿಕ್ಕುವುದು ಕಷ್ಟ. ಸಿಕ್ಕಿದ ಮೇರೆಗೆ ವಿವರವು ಮಾದರೀಕೆಂದಿದೆ.

Sri K. LAKKAPPA.—It is stated that three District Central Co-operative Banks have been started in Shimoga, Hassan and Mandya. How many shares they have been able to collect so far?

Dr. R. NAGAN GOWDA.—I think it has been stipulated that they should take rupees two lakhs worth of shares. In some of the districts they are making huge efforts to achieve this.

Sri K. LAKKAPPA.—Do you know the exact amount of shares that have been collected?

Dr. R. NAGAN GOWDA.—I have no information.

Sri K. LAKKAPPA.—Shall I take it that they are not functioning at all?

Dr. R. NAGAN GOWDA.—No. They are collecting share capital and the men that are appointed as Secretaries and also as officers have been sent to Madras area, especially to Bellary area where the system has been working. They have been getting acquainted with the methods and they have been getting forms, books and registers printed. We will start this very quickly. Our expectation is, that before the monsoon commences we will be able to receive applications and grant loans.

Sri K. LAKKAPPA.—What are the safety measures you have envisaged to collect these loans?

Dr. R. NAGAN GOWDA.—Committees have been formed in all the three district headquarters and we have suggested to the various Multi-purpose Co-operative Societies to take shares in these Central Banks so that they could also partake in this business of short-term loans. Now we want to use these Multi purpose Co-operative Societies as a media for giving loans to cultivators in the villages. The loan will be given by the Central Bank through the Multi-purpose Co-operative Societies to the villager. So, these societies have been asked to take shares.

Sri K. LAKKAPPA.—My question is, what are the measures you have proposed for collection from the raiyats after you grant these loans?

Dr. R. NAGAN GOWDA.—The arrangement usually is this. There will be condition imposed in the Bond that the produce that is grown with the help of this short-term loan given by the Central Bank, will have to be sold through the Co-operative Marketing Society in the Hobli. That is one way of assuring that we get back the money we have lent them.

Sri K. LAKKAPPA.—May I know what arrangements have been made in other districts apart from those mentioned here?

Dr. R. NAGAN GOWDA.—As I said, we want to organize these Central Banks even in other districts also. One of the suggestions made by the Reserve Bank is that we should give loans direct from the Apex Bank to the Village Societies. From experience, from other parts of South India, it is known that it is a rather risky business to issue loans to the Village Societies from the Apex Bank.

Sri K. LAKKAPPA.—In the absence of any other society, would it not be feasible to Government to distribute this loan to agriculturists from Land Mortgage Banks?

Dr. R. NAGAN GOWDA.—As a matter of fact, Land Mortgage Banks are meant for something else and I think it would not be advisable to load them with this kind of work. They have got separate system of work and it would be difficult for them if we ask them to do this. As a matter of fact, there are such a number of Multi-purpose Co-operative Societies and we will have to make use of them.

Sri K. LAKKAPPA.—What prevented the Government from entrusting this particular work to District Co-operative Multi-purpose Societies or Taluk Multi-purpose Societies? Why this invidious distinction?

Dr. R. NAGAN GOWDA.—There is no such distinction. The District Central Co-operative Banks have certain facilities which the District Multi-purpose Co-operative Societies have not got at present.

Sri K. LAKKAPPA.—May I know the time within which this arrangement might materialise?

Dr. R. NAGAN GOWDA.—Well, it is my hope and the Government's hope to see that by the end of the year we will take up this in other districts also.

Sri K. LAKKAPPA.—Till arrangement is made in regard to the short-term loans to the other districts also, shall I take that the Government would keep back that particular portion sanctioned for these districts?

Dr. R. NAGAN GOWDA.—No, it is not necessary. Five lakhs is a very small amount of money and the amount needed for these three districts is such a huge amount of money. There is no object in keeping back that money because we will organise other Central Banks as quickly as possible.

ಶ್ರೀ ಎ. ವಿ. ನರಸಿಂಹರೆಡ್ಡಿ.—ಬೆಂಗಳೂರು ಜಿಲ್ಲೆಯಲ್ಲಿ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳಲ್ಲೂ ತಾಲ್ಲೂಕು ಮಲ್ಟಿಪರ್ಪಸ್ ಸೊಸೈಟಿಗಳೇವೆಯೇ?

ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—ಇವೆ.

ಶ್ರೀ ಎ. ವಿ. ನರಸಿಂಹರೆಡ್ಡಿ.—ಹಾಗಿದ್ದರೂ ಈ ತಾಲ್ಲೂಕು ಸೊಸೈಟಿಗಳಿಗೆ ಸಾಲಕೊಡತಕ್ಕ ಶಕ್ತಿ ಯಿಲ್ಲವೆಂದು ತಮ್ಮ ಭಾವನೆಯೇ?

ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—ಹಾಗೇನೂ ಇಲ್ಲ; ಮಲ್ಟಿಪರ್ಪಸ್ ಸೊಸೈಟಿಗಳನ್ನು ಬೇರೆ ಉದ್ದೇಶದಿಂದ ಏರ್ಪಾಡು ಮಾಡಿದ್ದು. ಈಗ ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್ ಮೊದಲು ಏರ್ಪಾಡಾಗಬೇಕು. ಆ ತರುವಾಯ ಹಣ ಹಂಚಿಕೆಯಾಗಬೇಕು. ಹಾಗೆಮಾಡದೆ ತಾವು ಹೇಳುವಂತೆ ನೇರವಾಗಿ ಅಪೆಕ್ಸ್ ಬಾಂಕಿನಿಂದ ತಾಲ್ಲೂಕು ಮಲ್ಟಿಪರ್ಪಸ್ ಸೊಸೈಟಿಗಳಿಗೆ ಕೊಡಬೇಕೆಂಬುದು ಸರಿಯಾಗುವುದಿಲ್ಲ. ಏಕೆಂದರೆ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನವರು ಒಂದು ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕನ್ನು ಇಟ್ಟು ಕೊಂಡು, through the Central Bank, make use of taluk and hobli Multi-purpose Co-operative Societies ಎಂದು ಹೇಳಿದ್ದಾರೆ. We are adopting a uniform policy for all the districts. It is a matter of a few months. I do not think what you say is necessary.

Sri A. V. NARASIMHA REDDY.—What is meant by saying 'Central Bank'? Is it the Central Bank of the State or of the District?

Dr. R. NAGAN GOWDA.—District Central Bank.

ಶ್ರೀ ಎಚ್. ಕೆ. ಶಿವರೂಪಪ್ಪ.—ಈಗ ಕಮ್ಯೂನಿಟಿ ಪ್ರಾಜೆಕ್ಟ್‌ಗಳಿಗೆ ಕೊಟ್ಟಿರತಕ್ಕ ಸಾಲವನ್ನು ಯಾವ ಸೊಸೈಟಿಗೆ ಕೊಟ್ಟಿದ್ದೀರಿ?

ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—ಆ ಪ್ರಾಜೆಕ್ಟ್‌ಗಳಲ್ಲಿ ಸೊಸೈಟಿಗಳಿವೆ. ಆ ಸೊಸೈಟಿಗಳನ್ನು ಉಪಯೋಗಿಸಿಕೊಂಡಿದ್ದೇವೆ.

ಶ್ರೀ ಎಚ್. ಕೆ. ಶಿವರುದ್ರಪ್ಪ.—ವಲ್ವು ಪರ್ಷನ್ ಸೊಸೈಟಿಗಳನ್ನು ಉಪಯೋಗಿಸುತ್ತಿದ್ದೀರಾ ಅಥವಾ ಕೆಡಿಟ ಸೊಸೈಟಿಗಳನ್ನು ಉಪಯೋಗಿಸುತ್ತಿದ್ದೀರಾ?

ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—It is an exceptionally well situated area. ಅಲ್ಲಿ ಯಾವ ಯಾವ ಸೊಸೈಟಿಗಳಿವೆಯೋ ಅವುಗಳನ್ನೆಲ್ಲಾ ಉಪಯೋಗಿಸಿಕೊಳ್ಳುತ್ತಿದ್ದೇವೆ. ಮುಖ್ಯವಾಗಿ ಅಲ್ಲಿ ಕಮ್ಯುನಿಟಿ ಪಾಜೆಕ್ಸ್ ಗಳಿರುವುದರಿಂದ ನಮಗೆ ಬಹಳ ಉಪಯೋಗವಾಗಿದೆ. ಏಕೆಂದರೆ ಅಲ್ಲಿ 17 ಹಳ್ಳಿಗಳಿಗೆ ಒಬ್ಬೊಬ್ಬ ರಂತೆ ಗ್ರಾಬ್ಬರ್ಸ್ village workers ಇದ್ದಾರೆ. ಈಗ ಅಲ್ಲಿಗೆ 2 ಲಕ್ಷ ರೂಪಾಯಿಗಳನ್ನು ಕೊಡಬೇಕೆಂದಿದ್ದೇವೆ. ಮುಂದಿನ ಜೂನ್ ತಿಂಗಳೊಳಗೆ ಕೊಡುತ್ತೇವೆ. ಅಲ್ಲಿ ಬಹಳ ಚೆನ್ನಾಗಿ ಕೆಲಸ ನಡೆಯುತ್ತಿದೆಯೆಂದು ತಿಳಿದಿದ್ದೇನೆ.

ಶ್ರೀ ಬಿ. ಬಸಪ್ಪ.—ಸಾಲ ತೆಗೆದುಕೊಂಡಿರುವವರು defaulters ಆದರೆ, ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಗಳು ಅವರ ಮೇಲೆ ಕಾರ್ಯಕ್ರಮ ತೆಗೆದುಕೊಳ್ಳುವುದಕ್ಕೆ ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿ ಆಕ್ಟ್ ಪ್ರಕಾರ ಅವಕಾಶವಿದೆಯೇ?

ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—ಇದೆಯೆಂದು ತಿಳಿದಿದ್ದೇನೆ. ಡಿಪಾರ್ಟ್‌ಮೆಂಟ್ ಮೇಲೆ ಕಾರ್ಯಕ್ರಮ ತೆಗೆದುಕೊಳ್ಳಬಹುದು.

ಶ್ರೀ ಬಿ. ಬಸಪ್ಪ.—ಆದರೆ ಈ ಡಿಕ್ರಿಗಳನ್ನು execute ಮಾಡುವುದಕ್ಕೆ ಸಿವಿಲ್ ಕೋರ್ಟ್‌ಗಳಿಗೆ ಹೋಗಬೇಕೆಂದಿಲ್ಲವೇ?

Mr. SPEAKER.—Both Civil Courts and Assistant Registrars.

Sri L. SIDDAPPA.—For the successful working of the scheme, are Government aware that the Co-operative Societies Act has got to be amended?

Dr. R. NAGAN GOWDA.—We are thinking of making certain changes; but if you mention in what respects it has to be amended, I think that will be considered.

Sri L. SIDDAPPA.—Regarding the speedy collection of the advances made by the Central Bank to the Regional Societies and from the Regional Societies to the railways the Co-operative Societies Act has got to be amended and brought on par with the Act which is prevailing in Bombay State.

Sri H. SIDDAVEERAPPA.—The Reserve Bank has made certain proposals indicating in what manner amendments are necessary. Government will certainly examine and effect necessary amendments as desired by the Reserve Bank.

Sri L. SIDDAPPA.—When is the amending Bill likely to be placed before this House?

Dr. R. NAGAN GOWDA.—It will be done very quickly.

ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.—ರಿನರ್ವ್ ಬ್ಯಾಂಕಿನವರು ಸಾಲ ಕೊಡಬೇಕಾದರೆ ನೇರವಾಗಿ ಡಿಸ್ಟ್ರಿಕ್ಟ್ ಬ್ಯಾಂಕುಗಳಿಗೆ ಕೊಡುತ್ತಾರೆಯೇ ಅಥವಾ ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕುಗಳ ಮೂಲಕ ಕೊಡುತ್ತಾರೆಯೇ?

ಶ್ರೀ ಆರ್. ನಾಗನಗೌಡ.—ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕು ಮೂಲಕ.

ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.—ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್ ಮೂಲಕ ಏಕೆ ಕೊಡಬೇಕು? ನೇರವಾಗಿ ಏಕೆ ಕೊಡಕೂಡದು? ಮಧ್ಯೆ ಹೀಗೆ intermediary ವ್ಯವಸ್ಥೆ ಏಕೆ? ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿಗೂ ಪ್ರೈಮರಿ ಸೊಸೈಟಿಗಳಿಗೂ ಒಹಳ ದೂರವಾಗುತ್ತದೆ ಎಂಬುದು ಒಂದು ಅಲ್ಲದೆ, members of the village societies will have representation in the Central Bank and so they would know about the kind of people that are taking loans and things like that. There will be much better supervision.

ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.—ತಾವು ಹೇಳಿದರೆ, ಸೂಪರ್ ವಿಷ್ಣು ಸಾಲದ್ದು ಎಂದು ಹೀಗೆ ಮಾಡಿದ್ದೇವೆ ಎಂದು ಹಾಗಾದರೆ ಲ್ಯಾಂಡ್ ಮಾರ್ಕೆಟಿಂಗ್ ಸೊಸೈಟಿಗಳು ಯಾವ ರೀತಿ ತಾಲ್ಲೂಕ್ ಬ್ಯಾಂಕುಗಳಿಗೆ ಕೊಡುತ್ತವೆ? ಅದೇ ರೀತಿ ಇದರಲ್ಲೂ ಕೊಡುವುದು ಅನುಕೂಲವೋ ಅಥವಾ ಮಧ್ಯೆ ಇದೊಂದನ್ನು ಬೇರೆ ಇಬ್ಬು ಅಂತಹದು bottleneck ಆಗುವಂತೆ ಮಾಡುವುದು ಸೂಕ್ತವೋ?

ಅಧ್ಯಕ್ಷರು.—ಬಹಳ ದೂರ ಆಗುತ್ತದೆ ಎಂದು ಹೇಳಿದರಲ್ಲ.

Multi-purpose Co-operative Societies in Hosadurga Taluk (non-payment of dues to Assistant Secretaries and peons.)

Q.—389. Sri G. BASAPPA (Hosadurga).—

Will the Government be pleased to state:—

whether it has come to their notice that most of the Multi-purpose Co-operative Societies in Hosadurga Taluk have stopped work on account of non-payment of dues from Government towards pay of Assistant Secretaries and peons?

A.—Dr. R. NAGAN GOWD (Minister for Agriculture).—

Yes. But non-disbursement of amount by Government cannot be said to be the main reason for the societies having stopped working.

ಶ್ರೀ ಬಿ. ಬಸಪ್ಪ.—ಈ ಮೂರು ಸೊಸೈಟಿಗಳೂ ವರ್ಷವರ್ಷವೇ ಅಡೀ ಆಗಿವೆಯೇ?

ಡಾ|| ಆರ್. ನಾಗನಗೌಡ.—ಆಗಿರಬೇಕು.